

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jason A. Pratt
 Debtor

Case No. 16-17867-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Jennifer
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db +Jason A. Pratt, 535 Summer Hill Drive, Gilbertsville, PA 19525-8884
 13860362 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 13821188 +E-mail/Text: vci.bkcy@vwccredit.com Mar 20 2018 01:52:09 Vw Credit Inc, 1401 Franklin Blvd,
 Libertyville, IL 60048-4460

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor VW Credit, Inc. KMcDonald@blankrome.com
 KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK KMcDonald@blankrome.com
 MATTEO SAMUEL WEINER on behalf of Creditor VW Credit, Inc. bkgroup@kmllawgroup.com
 MATTEO SAMUEL WEINER on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
 MICHAEL SETH SCHWARTZ on behalf of Debtor Jason A. Pratt msbankruptcy@verizon.net
 REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
 THOMAS I. PUCEO on behalf of Creditor VW Credit, Inc. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Jason A. Pratt	Debtor	CHAPTER 13
VW Credit, Inc.	<u>Movant</u>	NO. 16-17867 AMC
vs.		
Jason A. Pratt	<u>Debtor</u>	
Melissa Anne Pratt	<u>Co-Debtor</u>	11 U.S.C. Sections 362 and 1301
William C. Miller, Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage due under the Vehicle Retail Installment Contract ("Loan") referenced in Movant's motion is **\$2,110.64**, which breaks down as follows:

Post-Petition Payments:	December 2017 through March 2018 at \$344.94/month (due on the 11th day of each month)
Attorney Motion Fees/Costs:	\$731.00
Less Suspense Balance:	\$0.12
Total Post-Petition Arrears:	\$2,110.64

2. The Debtor(s) shall cure the aforesaid arrearage, while maintaining ongoing contractual payments due under the Loan, in the following manner:

- a. The arrears of \$2,110.64 will be paid in full by March 31, 2018;
- b. Debtor(s) shall maintain contractual monthly payments due under the Loan thereafter, beginning on March 11, 2018.

3. Should Debtor(s) provide sufficient proof of payments made (front & back copies of cancelled checks and/or money orders) but not credited, Movant shall adjust the account accordingly.
4. In the event that any of the payments due under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court, upon which the Court shall enter an Order granting relief from the automatic stay and codebtor stay, and waiving the stay provided by Bankruptcy Rule 4001(a)(3), which the parties hereby agree to waive with respect to said Order. The Order shall be in the form set forth in the proposed Order filed by

Movant with its Motion for Relief, or in a form substantially similar. ("Movant" in this paragraph and hereinafter includes Movant's successors or assignees, should the claim be assigned or transferred.)

5. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court, and the Court shall enter an order granting Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
7. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the Loan and applicable law.
8. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 28, 2018

By: /s/ Kevin G. McDonald, Esquire

Kevin G. McDonald, Esquire

KML Law Group, P.C.

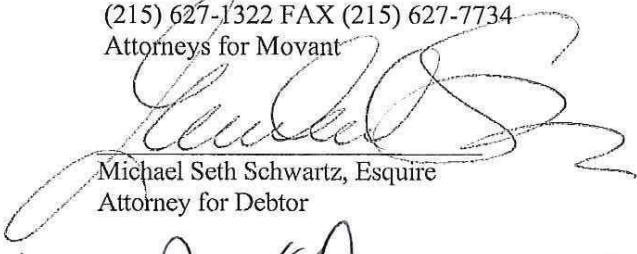
701 Market Street, Suite 5000

Philadelphia, PA 19106-1532

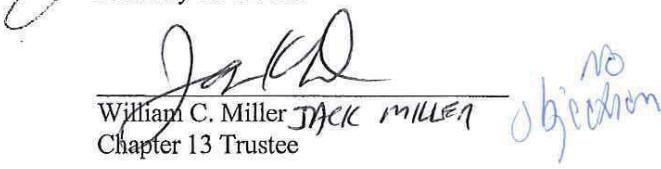
(215) 627-1322 FAX (215) 627-7734

Attorneys for Movant

Date: 3/13/18


Michael Seth Schwartz, Esquire
Attorney for Debtor

Date: 3-14-18


William C. Miller JACK MILLER *No objection*
Chapter 13 Trustee

Approved and SO ORDERED by the Court this 19th day of March, 2018.
However, the court retains discretion regarding entry of any further order.



Ashely M. Chan, United States Bankruptcy Judge